

Form elsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-16822-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald J Bradley Jr.
aka Ron J. Bradley Jr., aka Rod Bradley
7 Sterling Ave
Linwood, NJ 08221

Patricia D Bradley
aka Patricia Duff, aka Tricia Bradley, aka
Tricia Duff
7 Sterling Ave
Linwood, NJ 08221

Social Security No.:

xxx-xx-2606

xxx-xx-7625

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after October 17, 2022 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: September 16, 2022

JAN: eag

Jeanne Naughton
Clerk

In re:
Ronald J Bradly, Jr.
Patricia D Bradly
Debtors

Case No. 17-16822-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 16, 2022

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

| Recip ID | Recipient Name and Address |
|----------|-----------------------------------------------------------------------------------|
| db/jdb | + Ronald J Bradly, Jr., Patricia D Bradly, 7 Sterling Ave, Linwood, NJ 08221-1823 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 16 2022 20:34:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustregion03.ne.ecf@usdoj.gov | Sep 16 2022 20:34:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

| Name | Email Address |
|------------------|----------------------------------------------------------------------------------------|
| Denise E. Carlon | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Denise E. Carlon | |

District/off: 0312-1

User: admin

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Date Rcvd: Sep 16, 2022

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Total Noticed: 3

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Quantum3 Group LLC ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

R. A. Lebron

on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

Thomas G. Egner

on behalf of Debtor Ronald J Bradly Jr. tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

Thomas G. Egner

on behalf of Joint Debtor Patricia D Bradly tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 15